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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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ALEXANDRIA, VA 22314

EXAMINER
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HOLLIDAY, JAIME MICHELE

ART UNIT	PAPER NUMBER
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2617

NOTIFICATION DATE	DELIVERY MODE
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06/05/2008

ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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<b>Office Action Summary</b>	<b>Application No.</b> 10/800,685	<b>Applicant(s)</b> HAYAASHI ET AL.	
	<b>Examiner</b> JAIME M. HOLLIDAY	<b>Art Unit</b> 2617	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 30 March 2008.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-15 is/are pending in the application.
- 4a) Of the above claim(s) 12-15 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                  | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

***Response to Amendment***

***Response to Arguments***

Applicant's arguments with respect to **claims 1-11** have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 103***

The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

1. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

2. **Claims 1 and 6-11** are rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of **Matsumoto et al. (US 2002/0066042 A1)**, **Suzuki (US 6,612,488 B2)** and **Hymel (U.S. 6,216,015 B1)**, in view of **Herzog von Wuerttemberg et al. (US 2002/0010650 A1)**, and in further view of **Howard et al. (US 2003/0212465 A1)**.

Consider **claim 1**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed “communication system including a settlement management apparatus and a portable information terminal,” comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the

current transaction, a step of sending the current transaction information together with business establishment information for specifying the business establishment from the settlement terminal through the settlement network to the settlement server after the confirmation of the validity, and a step of having the settlement server carry out the settlement, reading on the claimed "settlement management apparatus comprising judging means for judging whether identification information obtained from a contactless IC chip assigned to a user of said portable information terminal and used for predetermined settlement is valid, for using credit services which the user uses; a storage controller for storing, if said judging means decides that the identification information is valid, the identification information in said portable information terminal, wherein said portable information terminal comprises: a wireless reader for reading the identification information from the IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip; transmitting means for transmitting the identification information read by said reader to said settlement management apparatus; storage means for storing the identification information including a card ID corresponding to the IC chip," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information

and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor 420 reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storage controller configured to store, if said judging means decides that the identification information is valid, the identification information in said portable information terminal, storing means for transmitting the identification information read by said reader to said settlement management apparatus and storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid" (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information

terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless subscriber unit **30** includes a memory manager **46** capable of communicating with a plurality of smart cards (abstract). To perform the necessary functions of the wireless subscriber unit, the message processor **36** is coupled to a memory **38** including a random access memory (RAM), a read-only memory (ROM), and an electrically erasable programmable read-only memory (EEPROM). In a preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed “said storage means including (a) memory means partitioned into a common area and a plurality of individually allotted areas and (b) a memory manager means for storing the card ID and an associated registered service information in the common area, wherein said plurality of allotted areas are configured to store information related to predetermined entities,” (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may, for example, comprise a structure for physically engaging external contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated



by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (col. 3 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory **6** and the container data

memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory 6, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed "portable information terminal," can be utilized to automatically initiate the ordering of items via the Internet. The server 200, reading on the claimed "settlement management apparatus," can be programmed into a mode of operation such that when a barcode is scanned by

the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased, reading on the claimed "barcode reading means for reading said barcode associated with said address of an ordering site which has registered said merchandise with said management means". By utilizing the control system of the present invention, it is possible to preprogram the server such that upon entry of any bar code data representing a product, the server automatically places an order with a predetermined seller over the Internet to purchase the product represented by the bar code, reading on the claimed "management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means," (paragraphs 89, 94).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide for a portable device to scan a barcode, and via a server order the product from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., in order to make purchases using a mobile terminal.

Consider **claims 6 and 7**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed “settlement management method (computer readable carrier including computer program instructions that cause a computer to implement a method of settlement management),” comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, reading on the claimed “wirelessly obtaining identification information from a contactless IC chip including a wireless communication device; judging whether the obtained identification information obtained from the contactless IC chip assigned to a user of a portable information

terminal and used for predetermined settlement is valid, for using credit services which the user uses," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit

administration is successful, transaction processor reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storing the identification information including a card ID corresponding to the IC chip in a common area of in said portable information terminal if it is decided in said judging step that the identification information is valid," (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed "portable information terminal," as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless subscriber unit **30** includes a memory manager **46** capable of communicating

with a plurality of smart cards (abstract). To perform the necessary functions of the wireless subscriber unit, the message processor **36** is coupled to a memory **38** including a random access memory (RAM), a read-only memory (ROM), and an electrically erasable programmable read-only memory (EEPROM). In a preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed “memory of said portable information terminal partitioned into common area and a plurality of individually allotted areas,” (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may, for example, comprise a structure for physically engaging external contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed “wirelessly input identification information obtained from a contactless IC chip,” (col. 3 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed “portable information terminal,” as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory **6** and the container data memory locations **8** on the chip card into the card data area **32** of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).



Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed "portable information terminal," can be utilized to automatically initiate the ordering of items via the Internet. The server **200**, reading on the claimed "settlement management apparatus," can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased. By utilizing the control system of the present invention, it is possible to preprogram the server such that upon entry of any bar code data representing a product, the server automatically places an order with a predetermined seller over the Internet to purchase the product represented by the bar code, reading on the claimed "management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise

registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, said barcode is associated with an address of an ordering site which has registered said merchandise with said management means,” (paragraphs 89, 94). Memory C **303** (in the server) stores any other additional information or data that may be required for performing the task contained in the activity guides. For example, memory C stores payment information, such as credit card numbers. This information, is retrieved by the CPU **204**, **232** as needed, when processing the programs set forth in the activity guides, reading on the claimed “storing identification information including an associated registered service,” (paragraph 56).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide a barcode that used by a server to order the product of the barcode from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., in order to make purchases using a mobile terminal.

Consider **claim 8**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal, reading on the claimed “portable information terminal,” provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a

business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the current transaction, reading on the claimed “comprises a wireless reader for configured to read identification information from a contactless IC chip, provided in a credit card issued from a issuer providing credit services, through wireless communication, said identification information is assigned to a user of said portable terminal and used for predetermined settlement of the credit services which the user uses; and transmitting means for transmitting the identification information read by said reader to a settlement management apparatus, which manages settlement to be performed according to the identification information,” (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal, in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal.

Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed “storage means for storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid, said storage means including a memory manager means for storing the card ID in a common area of memory, wherein said common area is configured to store information other than service provider provided information” (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed “portable information terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless subscriber unit **30** includes a memory manager **46** capable of communicating with a plurality of smart cards (abstract). To perform the necessary functions of the wireless subscriber unit, the message processor **36** is coupled to a memory

38 including a random access memory (RAM), a read-only memory (ROM), and an electrically erasable programmable read-only memory (EEPROM). In a preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed “memory means partitioned into a common area and a plurality of individually allotted areas,” (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may, for example, comprise a structure for physically engaging external contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed “wirelessly input identification information obtained from a contactless IC chip,” (col. 3 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed “portable information terminal,” as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider

information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory **6** and the container data memory locations **8** on the chip card into the card data area **32** of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von

Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed “portable information terminal,” can be utilized to automatically initiate the ordering of items via the Internet. The server **200**, reading on the claimed “settlement management apparatus,” can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased, reading on the claimed “barcode reading means for reading said barcode associated with said address of an ordering site which has registered said merchandise with said management means,” (paragraphs 89, 94). Memory **C 303** (in the server) stores any other additional information or data that may be required for performing the task contained in the activity guides. For example, memory C stores payment information, such as credit card numbers. This information, is retrieved by the CPU **204**, **232** as needed, when processing the programs set forth in the activity guides, reading on the claimed “storing



identification information including an associated registered service,” (paragraph 56).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide for a portable device to scan a barcode, and via a server order the product from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., in order to make purchases using a mobile terminal.

Consider **claim 9**, the combination of Matsumoto et al., Suzuki and Hymel, as modified by Herzog von Wuerttemberg et al. and Howard et al., clearly shows and discloses the claimed invention **as applied to claim 8 above**, and in addition, Suzuki further discloses a provides a portable communication terminal, reading on the claimed “portable information terminal,” device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the settlement from the card transaction terminal in the credit card member store, reading on the claimed “acquisition means for acquiring a predetermined application provided from said settlement management apparatus,” (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed “controller, implemented by the application acquired by said acquisition means, configured to

control encrypting or decoding of communication performed between said settlement management apparatus and said terminal,” (col. 10 lines 45-47).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow a portable communication device, reading on the claimed “portable information terminal,” to include an encryption device, as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claims 10 and 11**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal, reading on the claimed “information processing method (computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management),” provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of having the customer wirelessly inputting information containing at least a card number stored in the IC card and transaction information input by

the customer to the settlement terminal on the business establishment side after the IC card and the customer are authenticated, a step of having the settlement terminal decide a validity of the current transaction, reading on the claimed “reading identification information obtained from a contactless IC chip, which is assigned to a user of a portable terminal and used for predetermined settlement with a settlement management apparatus, said contactless IC chip, through wireless communication; and transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information,” (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal, in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein

the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored reading on the claimed "transmitting the identification information read in said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information, and storing the identification information including a card ID corresponding to the IC chip based on an instruction issued by said settlement management apparatus if it is confirmed

that the identification information is valid; storing the card ID in a common area of memory, wherein the common area is configured to store information other than service provider provided information,” (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed “portable information terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless subscriber unit **30** includes a memory manager **46** capable of communicating with a plurality of smart cards (abstract). To perform the necessary functions of the wireless subscriber unit, the message processor **36** is coupled to a memory **38** including a random access memory (RAM), a read-only memory (ROM), and an electrically erasable programmable read-only memory (EEPROM). In a preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed “memory partitioned into a common area and a plurality of individually allotted areas,” (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may,

for example, comprise a structure for physically engaging external contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (col. 3 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract,

paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory 6 and the container data memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory 6, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed "portable information terminal," can be utilized to automatically initiate the ordering of items via the Internet. The server

**200**, reading on the claimed “settlement management apparatus,” can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased, reading on the claimed “barcode reading means for reading said barcode associated with said address of an ordering site which has registered said merchandise with said management means,” (paragraphs 89, 94). Memory **C 303** (in the server) stores any other additional information or data that may be required for performing the task contained in the activity guides. For example, memory C stores payment information, such as credit card numbers. This information, is retrieved by the CPU **204, 232** as needed, when processing the programs set forth in the activity guides, reading on the claimed “storing identification information including an associated registered service,” (paragraph 56).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide for a portable device to scan a barcode, and via a server order the product from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., in order to make purchases using a mobile terminal.



3. **Claims 3-5** are rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of **Matsumoto et al. (US 2002/0066042 A1)** and **Suzuki (US 6,612,488 B2)**, in view of **Hymel (U.S. 6,216,015 B1)**, and in further view of **Howard et al. (US 2003/0212465 A1)**.

Consider **claim 3**, Matsumoto et al. clearly show and disclose a card settlement method using a mobile information terminal provided with an IC card read/write function and a short distance wireless communication function and a settlement terminal on a business establishment side provided with a short distance wireless communication function, reading on the claimed “communication system including a settlement management apparatus and a portable information terminal,” comprising a step of having a customer using a business establishment wirelessly connect the mobile information terminal with a settlement terminal on the business establishment side, a step of having the customer load his or her IC card in the mobile information terminal and send the information stored in this IC card and personal identification information input from the customer and proving legitimacy of the customer to the settlement terminal, a step of sending the authentication information and personal identification information stored in the IC card and proving the legitimacy of the card to an authorization server from the settlement terminal through a settlement network, a step of having the authorization server decide on a legitimacy of the IC card and a legitimacy of the customer based on the authentication information and the personal identification information, reading on the claimed “settlement

apparatus configured to communicate with a portable information terminal including wireless communication means for wireless acquisition of identification information directly from a contactless IC chip including wireless communications comprising judging means for judging whether the identification information obtained from the wireless communications of the contactless IC chip, assigned to a user of said portable information terminal and used for predetermined settlement is valid, for using credit services which the user uses,” (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed “communication system including a settlement management apparatus and a portable information terminal,” (col. 3 lines 26-27). A card transaction terminal, reading on the claimed “settlement management apparatus,” in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed “storage controller configured to store identification information,” (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing

a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal. Afterward, when the user must decide whether to store this transaction information and chooses to do so, transaction information pertaining to the card, such as the credit card member store name, amount paid by card, settlement number, and settlement completion number can also be stored, reading on the claimed "storage configured to store the identification information including a card ID corresponding to the IC chip and an associated registered service in a common area of a memory of said portable information terminal if said judging means decides that the identification

information is valid, wherein said common area is configured to store information other than service provider provided information,” (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to control the portable terminal device, reading on the claimed “portable information terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless subscriber unit **30** includes a memory manager **46** capable of communicating with a plurality of smart cards (abstract). To perform the necessary functions of the wireless subscriber unit, the message processor **36** is coupled to a memory **38** including a random access memory (RAM), a read-only memory (ROM), and an electrically erasable programmable read-only memory (EEPROM). In a preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed “managing communications with individually allotted areas of the memory of the portable information terminal,” (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may, for example, comprise a structure for physically engaging external

contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed “wirelessly input identification information obtained from a contactless IC chip,” (col. 3 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed “portable information terminal,” as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that information on a plurality of merchandise is registered, wherein a barcode of the merchandise is associated with an ordering site.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed “portable information terminal,” can be utilized to automatically initiate the ordering of items via the Internet. The server **200**, reading on the claimed “settlement management apparatus,” can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased. By utilizing the control system of the present invention, it is possible

to preprogram the server such that upon entry of any bar code data representing a product, the server automatically places an order with a predetermined seller over the Internet to purchase the product represented by the bar code, reading on the claimed “management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means,” (paragraphs 89, 94).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide a barcode that used by a server to order the product of the barcode from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

Consider **claim 4**, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Howard et al., clearly shows and discloses the claimed invention **as applied to claim 3 above**, and in addition, Suzuki further discloses a card transaction terminal, reading on the claimed “settlement management apparatus,” in a credit/debit card member store, includes a card reader **340** that reads the information about a credit card from a magnetic stripe or a memory chip embedded in the card, reading on the claimed “IC chip provided in a credit

card,” (col. 7 lines 61-63). When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card **200** with the card reader in the card transaction terminal at the member store, then the transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer **400**, and requests credit administration, reading on the claimed “judging means decides whether the identification information read and provided through wireless communication from an IC chip provided in a credit card issued by an issuer for providing the credit services is valid,” (col. 9 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to have a card reader, reading on the claimed “portable information terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

Consider **claim 5**, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Howard et al., clearly shows and discloses the claimed invention **as applied to claim 3 above**, and in addition, Suzuki further discloses that the cellular phone, that stores information for the credit card, exchanges card information data or the like through wireless transfer to the transaction terminal, which then transfers the card number information and purchase amount information to the transaction authorization computer. The transaction

authorization computer searches the database that stores information for validating a credit card user, reading on the claimed “manager configured to manage the identification information in such a way as to be associated with user identifying information according to which the user is identified,” for the received card information, (col. 4 lines 22-23 and col.9 lines 6-10, 30-32 and 41-42), reading on the claimed “judging means associates the identification information with the user identifying information transmitted from said portable information terminal and decides whether or not the identification information managed by said manager is valid.”

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to allow card transaction terminal to have a card reader, reading on the claimed “portable information terminal,” as taught by Suzuki in the system of Matsumoto et al., in order to securely make credit card transactions.

### ***Conclusion***

1. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).



A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAIME M. HOLLIDAY whose telephone number is (571)272-8618. The examiner can normally be reached on Monday through Friday 7:30am to 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, V. Paul Harper can be reached on (571) 272-7605. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 2617

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